

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose Leonardo Rivera
Carmen Gloria Rivera
Debtors

Case No. 18-01720-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 21, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	#+ Jose Leonardo Rivera, Carmen Gloria Rivera, 53 Seneca Road, Mount Pocono, PA 18344-1125
5052803	#+ Alliance One Receivables, 6565 Kimball dr., Ste 200, Gig Harbor, WA 98335-1206
5052804	Blue Ridge Communications, P.O.Box 316, Palmerton, PA 18071-0316
5052805	C.tech Collections, Inc., P.O. Box 402, Mount Sinai, NY 11766-0402
5052807	CHS Professional Practice, PO BOX 826348, Philadelphia, PA 19182-6348
5052810	+ County Waste, PO Box 8010, Clifton Park NY 12065-8010
5052813	+ Debt Recovery Solutions, 6800 Jericho Turnpike, Syosset, NY 11791-4401
5052814	+ Dept of Education/OSLA, 525 Central Park D, Ste 600, Oklahoma City, OK 73105-1706
5052815	+ Devry, Inc., 9921 Queens Blvd, Rego Park, NY 11374-4512
5052817	+ EOS CCA, p.o. bOX 981008, Boston, MA 02298-1008
5052816	+ East Stroudsburg Borough PA, 24 Analomink Street, East Stroudsburg, PA 18301-2801
5052818	Family Care Centers, Inc., P. O. Box 827658, Philadelphia, PA 19182-7658
5052821	+ Geisinger Medical Group, P.O. Box 828518, Philadelphia, PA 19182-8518
5052822	+ Geisinger Wyoming Valley, PO Box 827702, Philadelphia, PA 19182-7702
5052824	JP Mascaro & Sons, P.O. Box 7310, Audubon, PA 19407-7310
5052825	+ Kilareski Orthodontics, 134 Washington St, East Stroudsburg, PA 18301-2819
5052826	+ Lehigh Valley Health Network, PO Box 4067, Allentown, PA 18105-4067
5052827	Lendmark Financial Servi, 2959 PA 611 no.105, Tannersville, PA 18372
5052832	#+ Merchants' Credit Guide Co., 223 W Jackson Blvd, #700, Chicago, IL 60606-6914
5052833	Miami-Dade Expressway Authority, P.O. Box 865005, Orlando, FL 32886-0001
5052835	Mountain Valley Orthopedics, 600 Plaza Ct. Suite C, East Stroudsburg, PA 18301-8263
5052836	+ Mt. Pocono Municipal Authority, 1361 Pocono Blvd, Ste 101, Mount Pocono, PA 18344-1045
5061372	+ NAPA AT POCONO MEDICAL CTR, LLC, C. TECH COLLECTIONS , INC., 5505 NESCONSET HWY - STE 200, MT. SINAI NY 11766-2026
5052837	+ NAPA At Pocono Medical Ctr, 206 East Brown Street, East Stroudsburg, PA 18301-3094
5052839	NY State Dept of Taxation, Bankruptcy, Section, PO Box 5300, Albany, NY 12205-0300
5058728	OSLA Student Loan Servicing, P.O.Box 18475, Oklahoma City , OK 73154-0475
5052841	+ PA Turnpike Comission, 300 East Park Drive, Harrisburg, PA 17111-2729
5052845	+ PP & L, 827 Hausman Road, Allentown, PA 18104-9392
5074477	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
5052844	+ Pocono Ear, Nose, Throat, 296 East Brown Street, East Stroudsburg, PA 18301-3011
5052847	Regional Acceptance Corp., 1424E East FireTower Road, Greenville, NC 27858
5052848	+ Rushmore Service center, P.O Box 5508, Sioux Falls, SD 57117-5508
5052849	Solomon and Solomon, Columbia Circle, PO Box 15019, Albany, NY 12212-5019
5052851	+ Ted's Used Auto, 1723 W. Main Street, Stroudsburg, PA 18360-1072
5052852	Toll-By-Plate, P.O. Box 105477, Atlanta, GA 30348-5477
5052853	+ Velocity Investments, 1800 Rt. 34 N,Ste 404A, Belmar, NJ 07719-9147

TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address + EDI: PHINAMERI.COM	Date/Time	Recipient Name and Address
		Jun 21 2021 22:53:00	Americredit Financial Services, Inc.Dba GM Financial, P.O Box 183853, Arlington, TX 76096-3853
5052802	EDI: AFNIRECOVERY.COM	Jun 21 2021 22:53:00	AFNI, INC., P.O. Box 3517, Bloomington, IL 61702-3517
5060880	EDI: PHINAMERI.COM	Jun 21 2021 22:53:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5060207	+ EDI: PHINAMERI.COM	Jun 21 2021 22:53:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
5052806	+ EDI: CAPITALONE.COM	Jun 21 2021 22:53:00	Capital One Bank USA NA, P.O.Box 30281, Salt Lake City, UT 84130-0281
5052808	EDI: WFNNB.COM	Jun 21 2021 22:53:00	Comenity - Loft, P.O. Box 659705, San Antonio, TX 78265-9705
5052809	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 21 2021 18:55:00	Consumer Portfolio, PO Box 57071, Irvine, CA 92619-7071
5052811	+ EDI: CCS.COM	Jun 21 2021 22:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5052812	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 21 2021 18:53:30	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5052819	+ Email/Text: data_processing@fin-rec.com	Jun 21 2021 18:54:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
5052820	+ EDI: AMINFOFP.COM	Jun 21 2021 22:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5052823	+ EDI: PHINAMERI.COM	Jun 21 2021 22:53:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
5146209	EDI: JEFFERSONCAP.COM	Jun 21 2021 22:53:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5146210	EDI: JEFFERSONCAP.COM	Jun 21 2021 22:53:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5065446	Email/Text: ktramble@lendmarkfinancial.com	Jun 21 2021 18:54:00	Lendmark Financial Services LLC, Attn: Bankruptcy Dept., 2118 Usher Street NW, Covington, Georgia 30014
5052828	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2021 11:58:01	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
5052829	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2021 18:53:30	LVNV Funding LLC, c/o Resurgent Capital Svc, P.O. Box 1269, Greenville, SC 29602-1269
5075949	Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2021 18:53:10	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5079026	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2021 11:58:28	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5079851	Email/Text: camanagement@mtb.com	Jun 21 2021 18:54:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5052830	Email/Text: camanagement@mtb.com	Jun 21 2021 18:54:00	M & T Bank, PO Box 900, Millsboro, DE 19966
5052831	+ EDI: PARALONMEDCREDIT		

		Jun 21 2021 22:53:00	Medicredit Corp., P.O. Box 1629, Maryland Heights, MO 63043-0629
5052834	+ Email/Text: mmrgbk@miramedrg.com		
		Jun 21 2021 18:55:00	Miramed Revenue Group, 360 E 22nd ST, Lombard, IL 60148-4924
5052838	+ EDI: NAVIENTFKASMSERV.COM		
		Jun 21 2021 22:53:00	Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
5052840	+ EDI: AGFINANCE.COM		
		Jun 21 2021 22:53:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5052843	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 21 2021 18:54:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
5078493	+ EDI: JEFFERSONCAP.COM		
		Jun 21 2021 22:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5052846	+ EDI: CCS.COM		
		Jun 21 2021 22:53:00	Progressive Advanced Insurance Co, Processing Center, PO Box 55126, Boston, MA 02205-5126
5077115	EDI: Q3G.COM		
		Jun 21 2021 22:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5059628	Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Jun 21 2021 19:06:58	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
5052850	EDI: AGFINANCE.COM		
		Jun 21 2021 22:53:00	Springleaf Financial Services, 2959 Route 611 Ste 105, Tannersville, PA 18372-7926
5172207	+ Email/Text: bncmail@w-legal.com		
		Jun 21 2021 18:55:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, Scolopax, LLC, c/o Weinstein & Riley, P.S. 98121-3132
5172206	+ Email/Text: bncmail@w-legal.com		
		Jun 21 2021 18:55:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5056592	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov		
		Jun 21 2021 18:53:29	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5076181	EDI: AIS.COM		
		Jun 21 2021 22:53:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5052854	+ EDI: VERIZONCOMB.COM		
		Jun 21 2021 22:53:00	Verizon, 500 Technology Dr., Ste 300, Weldon Spring, MO 63304-2225
5052855	+ EDI: VERIZONCOMB.COM		
		Jun 21 2021 22:53:00	Verizon Wireless, P. O. Box 489, Newark, NJ 07101-0489
5052856	+ EDI: WFFC.COM		
		Jun 21 2021 22:53:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5068918	##+	MIAMI DADE EXPRESSWAY AUTHORITY, PO BOX 22826, HIALEAH , FL 33002-2826
5052842	##+	Penn Credit Corp, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Timothy B. Fisher, II	on behalf of Debtor 2 Carmen Gloria Rivera donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 1 Jose Leonardo Rivera donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Jose Leonardo Rivera
First Name Middle Name Last Name

Debtor 2 Carmen Gloria Rivera
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:18-bk-01720-HWV**

Social Security number or ITIN xxx-xx-1659
EIN --

Social Security number or ITIN xxx-xx-2708
EIN --

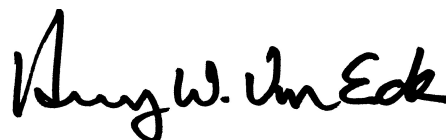
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Leonardo Rivera

Carmen Gloria Rivera

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

6/21/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.